A Health Plan That’s All About You

The sole mission of the not-for-profit University of California Student Health Insurance Plan is to offer high-quality, affordable and convenient health insurance. UC SHIP covers medical care at Carbon Health and through UC’s world-class academic medical centers and other providers.

You’re automatically enrolled in medical, pharmacy, dental and vision coverage for up to 12 months — including summer and term breaks. And you can enroll a spouse/domestic partner and/or children. Your coverage includes medical services anywhere in the world.

Welcome to the UC SHIP family! Explore to learn more.

Students Come First — Always

UC SHIP is built specifically for UC students, with students actively involved in its design. Since inception, the guiding principle has been simple: Your health and health needs come first — always.

UC SHIP meets the requirements of the Affordable Care Act (ACA). UC SHIP remains focused on meeting student health needs and priorities, including mental health.

You’re Automatically Enrolled

Because all UC students are required to have medical insurance, UC automatically enrolls all registered students — including domestic and international students, and students in absentia — in UC SHIP medical, pharmacy, dental and vision coverage. You will find the cost of coverage (premium) on your registration bill.

You can waive UC SHIP coverage if you already have a health plan that meets the university’s health coverage requirements. Go to uchastings.edu/campus-life/student-health-services/uc-ship to learn how to waive enrollment in UC SHIP before the waiver deadline.

Note: You must reapply to waive coverage each academic year.

You Can Cover Your Spouse, Domestic Partner and Child(ren) Too

If you’re enrolled in UC SHIP and are married and/or have children, you can enroll those eligible dependents in the same medical, pharmacy, dental and vision coverage you have for yourself. For information about who you can enroll in UC SHIP, go to myucship.org > Eligibility and Enrollment.

Note: You must reenroll dependents every term.

The UC SHIP Plans Meet Affordable Care Act (ACA) Requirements

UC SHIP is recognized by the Centers for Medicare & Medicaid Services (CMS) as minimum essential coverage (MEC) in compliance with the ACA. This means UC SHIP members meet the ACA individual mandate.

UC SHIP is convenient to access through Carbon Health. Start there for covered primary and urgent medical care, mental health services, and referrals to specialists when needed.

When compared to preferred provider organization (PPO) plans, UC SHIP provides a broader physician network and lower deductibles and out-of-pocket maximums.

With UC SHIP, you can choose to see any provider with a referral from Carbon Health.

Sydney Health Mobile App

With the Sydney Health app, you can:

• Access your ID card
• Find student health center locations, hours and services
• View medical, pharmacy, dental and vision coverage and claims information
• Get notifications for benefit changes and action items

Download the Sydney Health app from Google Play or the App Store, or visit sydneyhealth.com. You’ll need your student ID and email to get started.

Glossary of Terms

Annual benefit maximums: The most the plan will pay out over the coverage period.

Anthem Blue Cross PPO providers: Providers/facilities in the Anthem Blue Cross Prudent Buyer PPO network.

Coinsurance: The percentage of the maximum allowed amount that you are responsible for paying.

Copay: The specified dollar amount you are responsible for paying.

Fee schedule: The maximum amount Delta Dental will pay for services (sometimes called a plan allowance).

Separate benefit-year deductibles (annual deductible): The amount you pay before UC SHIP pays for services. Deductibles differ based on service provider.

Separate limits on your out-of-pocket costs: If your combined medical and prescription drug expenses reach this amount, UC SHIP will pay 100% of your covered expenses for the rest of the benefit year. This includes deductibles, coinsurance and copays. Limits differ based on service provider.
Getting Care

Your First Stop for Medical Care Is ALWAYS the Student Health Center

For routine care, start at Carbon Health and access their on-site or virtual health services. This is the first stop for care that is covered by UC SHIP, except for emergency care in an emergency room, urgent care clinic visits, pediatric care, obstetrics services, gynecological care, vision care, dental care or LiveHealth Online virtual visits.

Carbon Health is an outpatient health center offering a range of health services — from primary care to routine checkups, mental health and substance use disorder services, and general care for unexpected issues, like sore throats or swollen ankles.

You will be cared for by a team of experts in young adult health — board-certified doctors, certified nurse practitioners and physician assistants.

Get a Referral for Medical Care Outside the Student Health Center

If needed, Carbon Health will refer you to, and coordinate, additional or specialist care outside Carbon Health. During the plan year, you’ll need a referral for care outside Carbon Health, no matter how far from the campus you receive that care. Without a referral, UC SHIP will not provide any benefits.

To get a referral, meet with a Carbon Health practitioner and physician assistants.

REFERRALS ARE REQUIRED

You must get a Carbon Health referral for care outside Carbon Health, regardless of the distance from campus, except for the following: emergency room care and visits to urgent care clinics, pediatric care, obstetrics services, gynecological care, vision care, dental care and LiveHealth Online virtual visits.

If you need to see a specialist, be sure to get a referral from a Carbon Health provider for a specialist in the Anthem Blue Cross Prudent Buyer PPO network.

Note: You will be responsible for paying a deductible and part of the cost through a copay or coinsurance (the amount you’re responsible for after UC SHIP pays its share).

Learn More

To learn more about UC SHIP benefits and what they cover, go to myucship.org, contact Carbon Health at (415) 565-4612 or healthserviceshelp@uchastings.edu, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ca.

UC Law SF/UC SHIP Health & Wellness Coordinator
(415) 565-4612 uchastings.edu/campus-life/student-health-services

Anthem Blue Cross
(866) 940-8306 anthem.com/ca

In an emergency, call 911 or go to the nearest emergency room. No referral needed.

Anthem Blue Cross makes the sole and final determination as to whether services were rendered in connection with an emergency.

Contacts

Medical care (non-urgent or non-emergency)

Carbon Health
carbonhealth.com/student-health/uc-hastings

Phone: (415) 326-7549
Fax: (888) 972-1912

Carbon Health Bay Area Locations
San Francisco - Financial
District: 55 Pacific Ave
San Francisco, CA 94111
San Francisco - Castro:
1998 Market St
San Francisco, CA 94102
Berkeley: 2920 Telegraph Ave, Suite 100, Berkeley, CA 94705
Oakland: 411 Grand Ave
Oakland, CA 94610

Urgent or emergency care

LiveHealth Online
livehealthonline.com

Emergency rooms near campus
UCSF Medical Center:
(415) 353-6000
Saint Francis Memorial Medical Center:
(415) 353-6000
Saint Mary’s Medical Center:
(415) 668-1000

UC SHIP Administrative Services at UC Law SF
Vanessa Sacks
Phone: (415) 565-4612
Fax: (415) 565-4607
Email: sacksvanessa@uchastings.edu;
healthserviceshelp@uchastings.edu

Emergency care
Call 911 or go to the nearest emergency room

Doctors, providers and facilities outside Carbon Health

UCSF Medical Center
Parnassus: (415) 476-1000
Mount Zion Campus:
(415) 567-6600
Mission Bay Campus:
(415) 353-3000

Anthem Blue Cross
anthem.com/ca
(866) 940-8306

Sydney Health app
Download it from Google Play or the App Store

Dental care
Delta Dental
deltadentalins.com/ucship
(800) 765-6003

Vision care
Anthem Blue View Vision
anthem.com/ca
(choose Vision > Blue View Vision Insight network)
(866) 940-8306

Off-campus pharmacies and prescription drug costs

OptumRx
optumrx.com
(844) 265-1879

Rates for dependent and non-registered, voluntary students
uchastings.edu/campus-life/student-health-services

Waive UC SHIP coverage
uchastings.edu/campus-life/student-healthservices/uc-ship

You’re Covered Around the World

Whether studying, traveling or living outside the country, you and your dependents covered under UC SHIP can get care through the Blue Cross Blue Shield Global Core program. Learn more at bcbsglobalbcare.com.

Medical Coverage

A nationwide network of more than 50,000 physicians and 400 hospitals. You’ll first pay a deductible (see the Medical Coverage chart), then UC SHIP will pay most of the cost, and you’ll pay the rest through a copay or coinsurance (the amount you’re responsible for after UC SHIP pays its share). If services rendered are medically necessary and covered by the plan, your referral gives you options for off-campus care, including:

• UC medical centers. Any of the six nationally ranked medical centers (at Davis, Irvine, Los Angeles, Riverside, San Diego and San Francisco) or a UC-affiliated facility, doctor or other health care provider. (Be sure to get a referral before making an appointment.) Care within the UC Family is discounted for students, there are no deductibles to meet, and the plan pays a bigger portion of care.

• Anthem Blue Cross Prudent Buyer PPO network doctors and other providers and facilities.

A nationwide network of more than 50,000 physicians and 400 hospitals. You’ll first pay a deductible (see the Medical Coverage chart), then UC SHIP will pay most of the cost, and you’ll pay the rest through a copay or coinsurance (the amount you’re responsible for after UC SHIP pays its share). If you are referred for services outside Carbon Health, ask for provider recommendations.

Anthem Blue Cross makes the sole and final determination as to whether services were rendered in connection with an emergency.

Medical Coverage

Anthem Blue Cross makes the sole and final determination as to whether services were rendered in connection with an emergency.
Medical Coverage
To be covered by UC SHIP, all care must start with Carbon Health. The chart below highlights what UC SHIP covers and how much you pay for services. For certain services, you will pay a deductible or coinsurance for care you receive outside Carbon Health, UC doctors or facilities. After you meet the deductible, the plan will pay a portion of the cost. Certain expenses and services are excluded from medical coverage.

Non-emergency care outside Carbon Health requires a written referral from a Carbon Health provider. See Getting Care for exceptions.

UC Family Providers include Carbon Health, UCSF Medical Center; and any other UC medical centers and their affiliated facilities and professional providers.

For details, go to myucship.org > Coverage > Medical.

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>UC FAMILY PROVIDERS</th>
<th>ANTHEM BLUE CROSS PPO PROVIDERS</th>
<th>OUT-OF-NETWORK*</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEPARATE BENEFIT-YEAR DEDUCTIBLES</td>
<td>$0</td>
<td>Individual: $125 Family: $400</td>
<td>Individual: $300 Family: $1,000</td>
</tr>
<tr>
<td>SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS</td>
<td>Individual: $2,000 Family: $4,000</td>
<td>Individual: $2,000 Family: $4,000</td>
<td>Individual: $6,000 Family: $12,000</td>
</tr>
<tr>
<td>OFFICE VISITS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carbon Health</td>
<td>Primary: $10 copay Specialty: $5 copay</td>
<td>Primary: $10 copay Specialty: $5 copay</td>
<td>Primary and specialty care: 40%</td>
</tr>
<tr>
<td>Carbon Health</td>
<td>$0, deductible waived</td>
<td>$0, deductible waived</td>
<td>Not covered</td>
</tr>
<tr>
<td>ROUTINE PHYSICAL/STUDENT ADULT PREVENTIVE CARE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carbon Health: $0 UC Family: $1 copay</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MENTAL-HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS</td>
<td>Network providers and LiveHealth Online: $10 copay, deductible waived</td>
<td></td>
<td>40%</td>
</tr>
<tr>
<td>INFANT HOSPITAL CARE</td>
<td>UC Family: 10%</td>
<td>10% after $200 copay</td>
<td>40% after $100 deductible and 25% penalty**</td>
</tr>
<tr>
<td>URGENT CARE</td>
<td>UC Family: $25 copay</td>
<td>$25 copay, deductible waived LiveHealth Online: 100% after $15 copay, deductible waived</td>
<td>40%</td>
</tr>
<tr>
<td>EMERGENCY CARE (NON-ADMISSION)</td>
<td>$125 copay</td>
<td>$125 copay, deductible waived</td>
<td>$125 copay, deductible waived</td>
</tr>
<tr>
<td>PEDIATRIC DENTAL AND VISION CARE</td>
<td>Up to age 19: Separate deductibles and out-of-pocket maximums may apply.</td>
<td>Dental checkup: $0 Dental basic and major services: 10% Vision exam, frame (formulary) and standard lenses, and contact lenses: $0</td>
<td>Dental checkup: $0 Dental basic and major services: 10% Vision: 100% after $125 exam allowance, $41 frame allowance and $25 lenses allowance</td>
</tr>
</tbody>
</table>

Pharmacy Coverage
You can fill prescriptions at any pharmacy, but you’ll pay less when you use an OptumRx network pharmacy. Not all prescription drugs are covered by UC SHIP. For details, go to myucship.org > Coverage > Prescription Drugs.

Your share of prescription drug costs counts toward the combined annual medical/pharmacy out-of-pocket limit listed above. There are more details about the combined annual out-of-pocket limits in the Medical Coverage chart above, or visit the UC SHIP website at myucship.org > Coverage > Prescription Drugs.

Drug Coverage
You can see any dentist you want, but you’ll pay less when you see dentists in the Delta Dental PPO network. Not all expenses or services are covered by UC SHIP. For details, go to myucship.org > Coverage > Dental.

Download the Delta Dental mobile app (from Google Play or the App Store) to access the Delta Dental Cost Estimator tool for a real-time estimate of what you’ll pay for dental work.

Vision Coverage
You can see any vision provider you want, but you’ll pay less when you use an Anthem Blue View Vision Insight network provider for exams, glasses and contacts. Before you buy glasses or contacts, check anthem.com/ca/find-doctor to see if the provider is in the Insight network. Not all expenses or services are covered by UC SHIP. For details, go to myucship.org > Coverage > Vision.

COVERAGE | ANTHEM BLUE VIEW VISION INSIGHT NETWORK | OUT-OF-NETWORK |
<table>
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<tbody>
<tr>
<td>ROUTINE EYE EXAM (FOR BENEFIT YEAR)</td>
<td>$10 copay</td>
<td>Up to the $49 allowance</td>
</tr>
<tr>
<td>EYEGLASS FRAMES (FOR BENEFIT YEAR)</td>
<td>80% after $125 frame allowance</td>
<td>100% after $50 frame allowance</td>
</tr>
<tr>
<td>EYEGLASS LENSES (STANDARD)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single lenses: $25 copay</td>
<td>Single lenses: $25 copay</td>
<td></td>
</tr>
<tr>
<td>Bifocal lenses: $25 copay</td>
<td>Bifocal lenses: $25 copay</td>
<td></td>
</tr>
<tr>
<td>Trifocal lenses: $35 copay</td>
<td>Trifocal lenses: $35 copay</td>
<td></td>
</tr>
<tr>
<td>CONTACT LENSES (FOR BENEFIT YEAR)</td>
<td>Select an allowance toward the cost of a supply of contact lenses (rather than eyeglass lenses)</td>
<td></td>
</tr>
</tbody>
</table>

*Any other health care provider/facility you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.
**An additional 25% penalty is assessed for services and supplies provided by an out-of-network provider. Refer to the Medical Benefit Booklet for details.

**100% prescription coverage for FDA-approved generic prescription contraceptives and brand-name prescription contraceptives when a generic equivalent is not available. Oral contraceptives are covered for up to a 90-day supply.

This brochure provides a summary of information. For detailed information about benefits, terms and conditions of UC SHIP, see the applicable benefit booklet at myucship.org > Resources > Forms and Documents. What is written here does not constitute a guarantee of plan coverage or benefits — particular rules and eligibility requirements must be met before benefits can be received.

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